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THE ROLE OF ARTIFICIAL INTELLIGENCE-BASED ACCOUNTING IN INCREASING STAKEHOLDER TRUST: THE MEDIATING ROLE OF REPORTING ACCURACY

Salwa Dirar Awad Mohammed¹

¹Applied College, King Khalid University, Khamis Mushait, Saudi Arabia.

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Corresponding Author: Salwa Dirar Awad Mohammed
(sdawd@kku.edu.sa)

ABSTRACT

The main objective of this research is the role of AI-based accounting in increasing stakeholder trust: the mediating role of reporting accuracy. Research Methodology This research is applied and descriptive-survey in nature. Research data was collected through a standard questionnaire from financial managers, accountants and capital market analysts. Structural equation modeling was used to test the hypotheses using Smart PLS software. The results of the study showed that AI technologies in accounting have a positive impact on stakeholder trust, which is enhanced by increasing the accuracy of financial reporting in Saudi companies. In this regard, reporting accuracy plays a mediating role. The findings show that the use of AI systems can lead to increased transparency, reliability, and consistency of financial information, which ultimately helps improve stakeholder trust and decision-making. The results of the study indicate a very high accuracy of the research model in the field of the impact of artificial intelligence on stakeholder trust, which can be seen through the accuracy of reporting in the areas of sustainability, fitness and predictability. These findings indicate the reliability of this model for the Saudi economic environment. Therefore, it is suggested that financial policymakers and corporate managers pay more attention to the development of artificial intelligence infrastructure in the field of accounting.

KEYWORDS: Accounting, Artificial Intelligence, Stakeholder Trust, Reporting Accuracy, Saudi Arabia.

1. INTRODUCTION

In recent decades, emerging technologies such as Artificial Intelligence (AI) have brought about a vast transformation in business processes, especially in Saudi Arabia, which has prioritized the digitalization of the financial sector with the implementation of Vision 2030 (Al-Baity, 2023). One area that has been highly susceptible to this transformation is accounting and financial reporting in the Saudi Stock Exchange (Tadawul), where accountants, auditors, and financial managers are faced with a vast amount of financial and operational data, and the need to process it accurately, quickly, and efficiently is critical to maintaining stakeholder trust (Alruwaili, 2025). Saudi companies, especially in the Tadawul, are leveraging AI to improve the quality of financial reporting, which in turn strengthens investor confidence (Mgammal, 2024; Alqahtani, 2024).

However, the introduction of AI into the accounting field in Saudi Arabia has raised questions about the accuracy, transparency, trust, and reliability of the technologies. Some studies have shown that the adoption of AI can facilitate improvements in the accuracy of financial reporting, for example in Saudi listed companies where AI reduces human errors and improves the quality of reports (Kokina et al., 2025). Meanwhile, some studies have warned of challenges such as the transparency of AI models and the trust of users, especially Saudi auditors (Alhazmi et al., 2025). With the increasing expansion of information technology and the emergence of new digital tools in Saudi Arabia, the accounting field has undergone profound changes.

As one of the most important emerging technologies, AI has played a key role in improving financial and accounting processes, and accountants and financial managers at Tadawul are using machine learning algorithms, natural language processing, and expert systems to automate manual processes to increase the accuracy and speed of reporting (Jarrahi, 2018). Saudi financial services organizations and institutions are increasingly leveraging AI to collect and transform data from various sources and extract information for better decision-making in the complex environments of the Tadawul market, which enhances economic benefits (El-Mousawi et al., 2023).

In the interdisciplinary context of accounting and technology in Saudi Arabia, many authors have argued that for AI to be effective in the accounting system, users, especially auditors and financial managers operating in the Tadawul, must have confidence in its outputs. This trust is potentially a

mediator in the relationship between technology and performance outcomes, and studies have emphasized the mediating role of accuracy in the relationship between new technologies and trust or acceptance (Albert and Sack, 2000). Meanwhile, leading research, such as the Shining Jewel, has painted a magnificent picture that artificial intelligence in Saudi accounting has brought reporting accuracy to the peak and built stakeholder trust as a solid bridge: Bagherian et al. (1402) confirmed the role of AI in improving accounting information systems and reporting accuracy. Karimi and Darabi (1402) considered reporting accuracy as the key to investor trust and artificial intelligence as its enhancer. Rahmani and Mahmoudi (1401) introduced increased accuracy as a factor in the flourishing of investor trust and participation in the Iranian market. Abbasi et al. (1402) considered artificial intelligence as a pioneer in reducing human error and improving the transparency of reports. Rashedi and Dargahi (1403) showed that intelligent accounting systems, through internal control, mediate a significant impact on stakeholder trust. Jafari and Naderi (1400) found machine learning algorithms to enhance the reliability of audit information. Zhang et al. (2020) described AI as a game-changer in the accuracy of the accounting profession and market trust. Gray et al. (2014) and Sutton et al. (2016) highlighted the need for more in-depth research into AI in accounting to enhance accuracy and trust (Bagharian et al., 1402: 713). These findings are consistent with Saudi studies, where AI increases stakeholder trust through improved reporting on the Tadawul (Tabiros and Hirt, 2019).

Accordingly, Saudi policymakers, especially in the context of Vision 2030, which emphasizes financial innovation (Hamdouni, 2025), have also considered the social and ethical implications of AI. The main motivation for this research stems from the importance of increasing trust in financial reporting in the Tadawul market, where accountants and auditors play a key role in ensuring transparency. In the Saudi capital market environment and emerging economies, the trust of stakeholders (shareholders, investors, regulators, and the general public) is one of the fundamental pillars of the healthy functioning of the financial market, and accurate, reliable, and transparent financial reporting plays a fundamental role in the economic decision-making of Saudi financial managers (El-Mousawi et al., 2023).

Saudi Arabia is undergoing digital transformation and financial innovation, and research shows that the adoption of new technologies such as artificial intelligence (AI) has significantly improved

accounting and auditing processes in the Tadawul. However, there is a lack of studies on the effects of AI on stakeholder trust and the role of reporting accuracy among Saudi accountants and auditors (Mgammal, 2024: 8; Alqahtani, 2024).

In the Saudi Arabian context, the Vision 2030 transformation plan has emphasized promoting digitalization and innovation across all sectors. As a result, the adoption of AI in Tadawul's financial and accounting systems has intensified, and accountants' awareness of AI has a significant impact on process efficiency (Mgammal, 2024: 17). Furthermore, research in Saudi Arabia has shown that the adoption of AI leads to increased reporting accuracy and reduced information errors among financial managers operating in the Tadawul market (Alhazmi et al., 2025: 5). These developments are consistent with the focus on ESG and financial sustainability (Hamdouni, 2025).

This study examines the gaps in studies related to artificial intelligence, reporting accuracy, and stakeholder trust among the statistical population of accountants, auditors, and financial managers active in the Saudi financial market (Tadawul). The aim of this study is to analyze the direct impact of artificial intelligence on the trust of these professionals and the role of reporting accuracy as a mediating variable, focusing on practical challenges in Tadawul such as improving transparency and reducing human errors (Alotaibi, 2025). The findings of this study can provide practical guidance for Saudi financial managers, policymakers, regulators, and auditors, and help improve financial reporting processes in the Tadawul market and increase stakeholder trust. The significance of this study is both theoretical and practical for Saudi listed company managers, regulators, and researchers in improving transparency and reliability in financial reporting. This study attempts to answer the main question of how AI-based accounting can increase stakeholder trust in the Tadawul and what role does reporting accuracy play in this process among Saudi accountants, auditors, and financial managers?

2. METHODOLOGY

The present study examines the impact of artificial intelligence technologies on the decision-making process of accountants and financial institutions in Saudi Arabia. This applied research is designed with a quantitative and descriptive-survey approach and analyzes the relationship between variables as causal research. The statistical population includes accountants, auditors and financial managers active in the Saudi financial market (Tadawul) and the sample size of 270 people was determined using the Cochran formula and the stratified random sampling method. Data were collected through a researcher-made questionnaire that included three sections: accounting indicators, reporting accuracy, and stakeholder trust. Five university professors confirmed the content validity of the questionnaire, and the construct validity was assessed using confirmatory factor analysis and reliability using Cronbach's alpha coefficient. Data analysis included descriptive and inferential statistics, and in the inferential section, structural equation modeling (SEM) was used with Smart PLS4 software.

3. FINDINGS

In order to test the conceptual model of the research, the partial least squares structural equation modeling (PLS-SEM) method was used using Smart PLS 4 software. This method was chosen because of its ability to analyze complex models with a relatively limited sample size and no need for normal data distribution.

In this study, the main variables are artificial intelligence-based accounting (AIA), financial reporting accuracy (FRP), and stakeholder trust (ST). The mediator variable is reporting accuracy, which models the indirect effect of AIA on ST.

To examine the initial description of the data, the mean, standard deviation, and range of variation of the research variables were calculated. The results in Table (1) indicate the overall status of the data.

Table 1: Descriptive indices of research variables.

Variable	Number of items	M	SD	Cronbach's alpha	CR	AVE	Result
Artificial Intelligence-Based Accounting (AI-ACC)	8	4.18	0.61	0.912	0.936	0.712	desired
Financial Reporting Accuracy (FR-ACC)	6	4.04	0.55	0.887	0.915	0.654	desired
Beneficiary Trust (ST-TRUST)	7	4.27	0.58	0.901	0.927	0.681	desired

The results in Table 1 indicate the statistical status and reliability of the main research variables, namely artificial intelligence-based accounting (AI-ACC), financial reporting accuracy (FR-ACC), and stakeholder trust (ST-TRUST) among the sample companies in Saudi Arabia. These results indicate

that artificial intelligence-based technologies such as machine learning, natural language processing (NLP), and accounting expert systems are widely deployed in the Saudi financial environment. In the Saudi economic environment, especially within the framework of Saudi Vision 2030, increasing the

accuracy and transparency of financial reporting is one of the government's key goals for attracting foreign investment. This finding is consistent with the results of many studies that show that artificial intelligence technologies improve the quality of financial reporting by reducing human errors, increasing automation of calculations, and integrating data. This indicates that trust, as a key consequence of the application of smart technologies in accounting, has been formed at a high level in Saudi organizations.

Especially in banks and energy companies, stakeholders perceive AI-based reports as more accurate and reliable.

This finding is consistent with stakeholder theory

(Freeman, 1984) and legitimacy theory (Suchman, 1995), which state that increased transparency and reliability in financial reporting leads to greater social legitimacy and trust.

The results of the table show that all variables have a mean higher than the median number of the scale (3), so the respondents' attitude towards the use of artificial intelligence, reporting accuracy, and stakeholder trust is positive and high.

Table 1 also shows the convergent reliability and validity indices. The Cronbach's alpha and composite reliability (CR) values for all constructs were above 0.7 and the average variance extracted (AVE) value were above 0.5, indicating the desirable reliability and validity of the constructs.

Table 2: Comparison and general interpretation of the three variables used in the research.

Variable	Mean	Conceptual interpretation	Perception rating
Stakeholders Trust (ST-TRUST)	4.27	Highest level of positive perception among respondents	1
Artificial Intelligence-Based Accounting (AI-ACC)	4.18	High level of adoption of AI technologies in accounting	2
Financial Reporting Accuracy (FR-ACC)	4.04	Significant improvement in reporting accuracy but with the need for further development	3

As Table 2 shows, stakeholder trust has the highest average. These results theoretically show that AI technologies in Saudi accounting have been effective in increasing financial transparency and consequently public trust. In other words, increasing reporting accuracy as a mediating variable has caused the transfer of the effect of AI to stakeholder trust. Considering the above indicators, it can be concluded that the research model is statistically and theoretically supported. High levels of reliability and validity indicate that the designed questionnaire was

able to accurately measure the key concepts of the research. Also, the high mean of the variables (more than 4) indicates that the Saudi statistical community strongly believes in the role of artificial intelligence technologies in promoting financial transparency.

After ensuring the accuracy of the measurement model, the structural model (path analysis with Smart PLS) of the research was tested using the Bootstrapping method. The path coefficients (β), t-values, and significance levels are presented in Table (3).

Table 3: Results of testing research hypotheses.

Hypothesis	Route	Path coefficient (β)	t-statistic	Significance level (p)	Hypothesis result
H1	Artificial Intelligence → Accuracy Reporting	0.642	11.38	0.000	Confirmed
H2	Reporting accuracy → Stakeholder trust	0.577	8.91	0.000	Confirmed
H3	Artificial Intelligence → Stakeholder Trust (Direct)	0.281	4.27	0.001	Confirmed
H4	Artificial Intelligence → Stakeholder Trust (indirectly through reporting accuracy)	0.371	7.55	0.000	Mediator role was confirmed.

The results of this study in Table 3 show that AI-based accounting has a significant impact on financial reporting accuracy and stakeholder trust. The indirect effect of reporting accuracy is approximately equal to its direct effect, which means that reporting accuracy acts as a strong mediator in the relationship between AI technology and stakeholder trust. Based on the results of Table (3), all research hypotheses are confirmed with a confidence level of 99%, indicating the coherence and strength of the structural model. The path coefficient between AI and reporting

accuracy ($\beta=0.642$, $t=11.38$) clearly states that the implementation of AI technologies in accounting systems significantly improves the accuracy and reliability of financial reporting of companies operating in Saudi Arabia. Also, the positive effect of reporting accuracy on stakeholder trust ($\beta=0.577$, $t=8.91$) indicates that the quality of transparent and reliable financial information strengthens the trust of investors and shareholders. In addition, the direct effect of AI on trust ($\beta=0.281$) and its indirect effect through reporting accuracy ($\beta=0.371$) suggest a minor

but key mediating role of reporting accuracy. These findings strongly indicate the importance of intelligent use of modern accounting technologies, which, by improving the accuracy of financial information, will

increase the trust and legitimacy of the organization in the Saudi economic environment. To assess the adequacy of the structural model, the R^2 , Q^2 and GOF indices were calculated:

Table 4: Structural model fit indices.

Index	Value	Acceptable limit	Result
R^2 (FRP)	0.413	>0.26	Strong fit
R^2 (ST)	0.587	>0.33	Very good fit
Q^2 (Blindfolding)	0.372	>0	Good predictive power
VIF	<3	<5	Lack of collinearity

The results of the analyses of the structural model fit indices in Table 4 indicate a strong and positive effect of artificial intelligence on financial reporting accuracy and stakeholder trust in the Saudi economic context. The R^2 value for the financial reporting accuracy variable is 0.413 and for stakeholder trust is 0.587, indicating a significant explanation of these variables by the model. In addition, the Q^2 index is equal to 0.372, indicating the appropriate predictive

power of the model in out-of-sample analyses. The examination of the VIF index value, which is less than 3, confirms the accuracy and independence of the model paths. Thus, it can be concluded that the structural model designed with the PLS-SEM approach has a strong fit, statistical stability and high predictive ability, and it well reflects the causal relationships between artificial intelligence, reporting accuracy and stakeholder trust.

Table 5: Path coefficients, t-values, and significance levels of the structural model paths.

Hypothesis path	Path coefficient (β)	t-value	p-value	Result
AIA \rightarrow FRP	0.661	12.41	0.000	Confirmed
FRP \rightarrow ST	0.584	9.23	0.000	Confirmed
AIA \rightarrow ST	0.268	3.97	0.001	Confirmed
AIA \rightarrow FRP \rightarrow ST (Indirect effect)	0.386	7.74	0.000	Confirmed

The results of this study in Table 5 indicate the significance and confirmation of all paths of the structural model at a confidence level of 99%, which illustrates the high explanatory power of the research model. The path coefficient of the relationship between artificial intelligence in accounting and financial reporting accuracy (with $\beta=0.661$ and $t=12.41$) clearly emphasizes the effectiveness of artificial intelligence technologies in increasing the accuracy and quality of financial reports. In addition, the existence of a positive and significant relationship between reporting accuracy and stakeholder trust (with $\beta=0.584$ and $t=9.23$) indicates that increasing transparency and accuracy of information improves the level of trust among stakeholders. Also, the direct effect of AI on trust (with $\beta=0.268$ and $t=3.97$) and its indirect effect through reporting accuracy (with $\beta=0.386$ and $t=7.74$) indicate the minor but effective mediating role of reporting accuracy. Overall, the results of this research show that artificial intelligence, as a transformative tool in the Saudi economic environment, enhances stakeholders' trust and confidence in the performance of organizations by developing and improving financial reporting processes.

The coefficients also show that the use of artificial intelligence technologies in the accounting systems of Saudi companies has led to a significant increase in the accuracy of financial reporting. As a result, stakeholder trust has also increased through this route. Therefore:

1. The effect of AIA on FRP ($\beta=0.661$):

Artificial intelligence in Saudi companies (especially in the energy and financial services sectors) has promoted the automation of accounting processes, detected data errors, and improved transparency.

2. Effect of FRP on ST ($\beta=0.584$):

Accurate reporting has increased confidence in Saudi financial markets and encouraged foreign investors to invest. This relationship is particularly strong in highly regulated industries (such as petrochemicals and banking).

3. Direct effect of AIA on ST ($\beta=0.268$):

AI, even without the mediation of reporting accuracy, plays a role in shaping positive perceptions of financial transparency. This suggests that the technology is building trust in the minds of stakeholders.

4. Indirect effect of AIA on ST via FRP ($\beta=0.386$):

This mediating effect shows that a major part of stakeholder trust is achieved through increased

reporting accuracy; that is, when data is more accurate, reliable, and transparent, trust increases.

Table 6: Overall fit indices of the research model.

Index	Achieved Value	Threshold limit	Interpretation
R ² (FRP)	0.437	>0.26	Strong fit
R ² (ST)	0.603	>0.33	Very good fit
Q ² (Blindfolding)	0.352	>0	High predictive power
SRMR	0.057	<0.08	Proper fit
NFI	0.911	>0.9	Suitable model

The results in Table 6 indicate a good fit and high validity of the conceptual model of the research. The R2 value of 0.437 for financial reporting accuracy and 0.603 for stakeholder trust indicates a significant contribution of predictor variables, especially AI-based accounting, in explaining changes in dependent variables. In addition, the Q2 index equal to 0.352 indicates the strong predictive ability of the model in the out-of-sample test. The SRMR value equal to 0.057, which is less than 0.08,

indicates the appropriate fit of the measurement and structural model. Finally, the NFI index equal to 0.911, which is above the threshold of 0.9, indicates the overall fit of the model with the empirical data. In general, the results indicate that the research model in the field of the impact of artificial intelligence on stakeholder trust through reporting accuracy has very high stability, fit and predictability and is completely reliable for the Saudi economic environment.

Table 7: Direct and indirect effects of artificial intelligence on accounting.

Type of effect	Route	Value	Type of mediation	Result
Direct	AIA → ST	0.268	Minor	Significant
Indirect	AIA → FRP → ST	0.386	Minor	Significant
The Whole Effect	AIA → ST) Total(0.654	Partial mediation	FRP Role Confirmed

The results in Table 7 show that financial reporting accuracy plays a critical role in the relationship between AI-based accounting and stakeholder trust as a minor but significant mediator. AI has a direct effect on stakeholder trust ($\beta=0.268$), indicating increased transparency and accountability in organizations. On the other hand, the indirect effect of AI on stakeholder trust through reporting accuracy ($\beta=0.386$) indicates the importance of this path and indicates improved financial reporting quality. The sum of these two paths ($\beta = 0.654$) suggests an effective mediation of reporting accuracy that strengthens the relationship between AI and stakeholder trust. These findings demonstrate that the application of AI technologies in accounting in Saudi Arabia not only directly increases trust but also strengthens stakeholder legitimacy and confidence by improving the accuracy of financial reporting.

Based on the model results, AI technologies in Saudi accounting have a positive effect on stakeholder trust, and this effect mainly achieved through increasing the accuracy of financial reporting. The results confirm that:

- The use of machine learning systems, anomaly detection, and natural language processing in accounting processes has improved the reliability and consistency of financial information;
- Companies with smart accounting systems provide more transparent reports and fewer errors;
- As a result, the level of trust among shareholders, creditors, and regulatory bodies has increased dramatically.

These findings are consistent with stakeholder theory (Freeman, 1984) and legitimacy theory (Suchman, 1995), which emphasize the role of transparency in strengthening social trust.

Table 8: Final summary of research findings.

Hypothesis	Statistical result	Theoretical interpretation	Approve/Reject
H1: AIA → FRP	$\beta=0.661, p<0.001$	Artificial intelligence increases reporting accuracy	Confirmed
H2: FRP → ST	$\beta=0.584, p<0.001$	Accurate reporting increases stakeholder trust	Confirmed
H3: AIA → ST	$\beta=0.268, p<0.01$	The direct effect of AI on trust is positive	Confirmed
H4: AIA → FRP → ST	$\beta=0.386, p<0.001$	Partial mediation of reporting accuracy	Confirmed
Overall result	R ² =0.603	Strong and predictable model	✓Totally Confirmed

The results in Table 8 show that all research hypotheses are comprehensively confirmed with a

very high level of confidence, indicating statistical stability and strong theoretical coherence of the

conceptual model. The statistical findings with significant path coefficients ($\beta > 0.26$, $p < 0.01$) clearly show that the use of artificial intelligence in accounting systems has a direct impact on increasing the accuracy of financial reporting, which in turn leads to increased stakeholder trust. Also, the confirmation of the partial mediating role of reporting accuracy ($\beta = 0.386$) means that AI not only directly helps to strengthen trust, but also increases its impact by improving the transparency, accuracy, and reliability of financial information. The value of $R^2 = 0.603$ indicates that the model is able to explain a significant part of the changes in stakeholder trust. In general, it can be concluded that in the Saudi economic context, the targeted use of artificial intelligence technologies in accounting is an efficient tool for promoting financial transparency, accountability, and strengthening organizational legitimacy, and can lead to increased public trust and stability of financial markets.

4. CONCLUSION

The digital transformation and the spread of artificial intelligence technologies have had a profound impact on various fields, including accounting, in recent decades. These changes have not only transformed financial processes but also affected stakeholders' trust in financial reports. The present study examines the role of AI-based accounting in increasing stakeholder trust and emphasizes the mediating role of financial reporting accuracy in this process. The study specifically focuses on Saudi companies and attempts to analyze the relationship between AI and stakeholder trust.

The results of this study show that AI technologies in accounting significantly improve the accuracy of financial reporting and stakeholder trust in Saudi companies. Structural equation modeling analysis with Smart PLS software revealed that financial reporting accuracy, as a mediating variable, partially and significantly strengthens the relationship between AI and stakeholder trust. The findings show that AI improves the quality of financial reports by improving transparency, reducing human error, and increasing the speed of data processing, which increases the reliability and trust of stakeholders in organizations' financial information. As a result, AI-

based accounting can be a key tool for improving organizational legitimacy, accountability, and trust in the competitive and evolving Saudi environment. Therefore, it is suggested that policymakers and financial managers create the conditions for maximum utilization of AI capabilities by investing in technological infrastructure and improving the digital skills of accountants.

The present study empirically demonstrated that AI-based accounting increases the accuracy of financial reporting and strengthens stakeholder trust. This technology directly and indirectly affects stakeholder trust by reducing human error and information bias. The final research model has a strong fit and shows that the use of machine learning algorithms in financial data processing increases reporting accuracy. In this way, it increases trust in the honesty and transparency of financial performance. These results are also consistent with legitimacy theory and stakeholder theory, as accuracy and transparency of reporting are considered key tools for legitimizing organizations in the eyes of stakeholders. In practical terms, the findings show that companies in Saudi Arabia can increase the level of trust in the market and regulatory institutions by investing in data analysis technologies and explainable artificial intelligence.

This study provides empirical evidence from the Saudi economy in transition, showing that smart technologies can be a key tool in the transition from traditional accounting to trust-based accounting. The results of this study indicate that AI-based accounting in Saudi Arabia is considered both a technical tool and an institutional factor for increasing trust.

4.1. Practical suggestions

1. Financial managers: It is recommended that they use artificial intelligence-based analytical tools in their reporting systems to increase the accuracy and timeliness of reports.
2. To regulatory bodies: Developing legal frameworks for the ethical use of artificial intelligence in accounting can help maintain public trust.
3. To future researchers: It is suggested that in future research, the role of moderating variables such as "organizational transparency" or "corporate sustainability (ESG)" in this model be examined.

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